



Eligibility Workers Unit and Craft and Plant Unit

THE COUNTY OF ORANGE HEALTH PLAN COMPARISON CHART

This comparison is intended to give a general description and overview of available plans. See individual plan material for detailed information.

	County of Orange PPO Plans*						Health Maintenance Organizations (HMOs)**	
	Preferred Choice		Wellwise		Sharewell		CIGNA Private Practice	Kaiser
	You or Your Dependent(s) Pay:		You or Your Dependent(s) Pay:		You or Your Dependent(s) Pay:		You or Your Dependent(s) Pay:	You or Your Dependent(s) Pay:
BENEFIT	PPO Provider	Non-PPO Provider	PPO Provider	Non-PPO Provider	PPO Provider	Non-PPO Provider	HMO Provider	HMO Provider
Maximum Lifetime Coverage	\$2,000,000		\$1,000,000		\$1,000,000		No Dollar Limit	No Dollar Limit
Calendar Year Deductible	\$100 Per Individual \$200 Per Family		\$200 Per Individual \$500 Per Family		\$5,000 Per Family		No Deductible	No Deductible
Hospital Services								
• Inpatient	10%	20%	10%	20%	10%	20%	No Charge	No Charge
• Outpatient	10%	20%	10%	20%	10%	20%	No Charge	\$5 Per Visit
• No Precertification Review	30%	30%	40%	40%	40%	40%	N/A	N/A
Physician Care								
• Office Visits	10%	20%	10%	20%	10%	20%	\$5 Per Visit	\$5 Per Visit
• Second Opinion	0%	0%	10%	20%	10%	20%	\$5 Per Visit	\$5 Charge
• w/o Second Opinion	10%	20%	40%	40%	40%	40%	N/A	N/A
• Routine Physical Exam	Not Covered	Not Covered	Limited	Limited	Limited	Limited	\$5 Per Visit	\$5 Per Visit
• Well Baby Care	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	No Charge	No Charge to 23 months
• Diagnostic X-rays/Lab	10%	20%	10%	20%	10%	20%	No Charge	No Charge
• Immunizations	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	No Charge	No Charge
Accident Benefit	First \$500 at 100% then							
Provides coverage when you or your dependents are injured solely as the result of an accident.	10%	20%	10%	20%	10%	20%	Emergency Room \$25 Outpatient	\$5 Per Visit
Routine Exams – Adults								
• Well Women Exams	Not Covered		Limited		Limited		\$5 Charge Note: Well women exams are for breast and pelvic only; not a complete physical. May self-refer within designated plan medical group.	\$5 Charge Note: For well women exams, may self-refer to a Kaiser provider.
Prescription Drugs	20%	20%	20%	20%	20%	20%	\$2 Per Prescription 30-Day Supply	\$5 Per Prescription Up to 100-Day Supply Dental Prescriptions Included
Drug Card Program								
Maternity Care	10%	20%	10%	20%	10%	20%	No Charge	No Charge
Emergency Services	10%	20%	10%	20%	10%	20%	\$25 Per Visit Waived if admitted	\$5 Per Visit Waived if admitted
Ambulance	20%	20%	20%	20%	20%	20%	No Charge	No Charge



	County of Orange PPO Plans*						Health Maintenance Organization (HMOs)**	
	Preferred Choice		Wellwise		Sharewell		CIGNA Private Practice	Kaiser
BENEFIT	PPO Provider	Non-PPO Provider	PPO Provider	Non-PPO Provider	PPO Provider	Non-PPO Provider	HMO Provider	HMO Provider
Family Planning <ul style="list-style-type: none">• Contraceptives• Vasectomy• Tubal Ligation• Infertility Services	Not Covered 10% 10% Not Covered	Not Covered 20% 20% Not Covered	Not Covered 10% 10% Not Covered	Not Covered 20% 20% Not Covered	Not Covered 10% 10% Not Covered	Not Covered 20% 20% Not Covered	\$2 Per Prescription \$5 Charge \$5 Charge Limited, No Charge	\$5 Per Prescription \$5 Charge \$5 Charge Limited, \$5 Per Visit
Mental Health <ul style="list-style-type: none">• Inpatient• Outpatient• Maximum Yearly Outpatient• Lifetime Maximum	10% 50% Up to \$50 Per Visit 50 Visits \$30,000 Maximum benefit combined with Alcohol and Substance Abuse below.	20% 50% Up to \$50 Per Visit 50 Visits \$30,000 Maximum benefit combined with Alcohol and Substance Abuse below.	10% 50% Up to \$50 Per Visit 50 Visits \$30,000 Maximum benefit combined with Alcohol and Substance Abuse below.	20% 50% Up to \$50 Per Visit 50 Visits \$30,000 Maximum benefit combined with Alcohol and Substance Abuse below.	10% 50% Up to \$50 Per Visit 50 Visits \$30,000 Maximum benefit combined with Alcohol and Substance Abuse below.	20% 50% Up to \$50 Per Visit 50 Visits \$30,000 Maximum benefit combined with Alcohol and Substance Abuse below.	No Charge Up to 30 Days \$20 Per Visit N/A N/A Note: Lifetime, visit and day maximums do not apply to certain conditions that are covered same as any other illness in accordance with the California Mental Health Parity Act.	No Charge Up to 45 Days \$5 to 20 Visits/Yr 20 Visits Per Year N/A
Alcohol and Drug Abuse <ul style="list-style-type: none">• Inpatient• Outpatient• Maximum Yearly Outpatient• Lifetime Maximum	10% 50% Up to \$50 Per Visit 50 Visits \$30,000 Maximum benefit combined with Mental Health above.	20% 50% Up to \$50 Per Visit 50 Visits \$30,000 Maximum benefit combined with Mental Health above.	10% 50% Up to \$50 Per Visit 50 Visits \$30,000 Maximum benefit combined with Mental Health above.	20% 50% Up to \$50 Per Visit 50 Visits \$30,000 Maximum benefit combined with Mental Health above.	10% 50% Up to \$50 Per Visit 50 Visits \$30,000 Maximum benefit combined with Mental Health above.	20% 50% Up to \$50 Per Visit 50 Visits \$30,000 Maximum benefit combined with Mental Health above.	No Charge No Charge Detox Only	No Charge \$5 Per Visit Unlimited
Home Health Care Skilled Nursing Facility	10% Limited (Limited to 60 Days)	20% Limited (Limited to 60 Days)	10% Limited (Limited to 60 Days)	20% Limited (Limited to 60 Days)	10% Limited (Limited to 60 Days)	20% Limited (Limited to 60 Days)	\$10 Per Visit No Charge (Up to 60 Days)	No Charge No Charge
Eye Refractions	Not Covered		Not Covered		Not Covered		\$5 Charge, Glasses \$10	\$5 Charge
Chiropractic <ul style="list-style-type: none">• Frequency Limitations• Yearly Maximum	10% 50 Visits Per Year	20% 50 Visits Per Year	10% 50 Visits Per Year \$1,000 Maximum	20% 50 Visits Per Year	10% 50 Visits Per Year \$1,000 Maximum	20% 50 Visits Per Year \$1,000 Maximum	Not Covered	Not Covered
Durable Medical Equipment	Covered		Covered		Covered		Covered at 100% when prescribed by your Primary Care Physician	Not Covered
Contact health plans for further details								

*PPO Plans: Designed to provide freedom to select physicians, specialists, hospitals and other service providers of your personal choice. A health plan is designed to protect you from unexpected expenses caused by illness or injury. The PPO plans pay 100% of eligible health care expenses that are in excess of \$10,000 per individual per calendar year.

PPO Provider: Delta Health Systems contracts with the Community Care Network (CCN), which is a Preferred Provider Organization (PPO). The PPO contracts with physicians, laboratories and hospitals in the community. As part of this network these "preferred providers" have agreed to provide services at rates, which are lower than their regular charges. This helps reduce the cost of health care for you, your dependent(s) and the County.

You or your dependent(s) pay a lower co-payment percentage for PPO network providers. Using a PPO network provider is voluntary. You or your dependent(s) decide whether to use a PPO network provider for health care.

Non-PPO Provider: When you or your dependent choose a health care provider who does not participate in the CCN Provider Network, you or your dependent pays a higher co-payment percentage for non-PPO network providers.

**HMO Plans: Designed to provide quality comprehensive medical services, routine and preventive care while controlling costs by using either its own doctors or health care centers or by providing services through contractual arrangements with community health care providers.